

# PUBLIC SUBMISSION

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**Docket:** EBSA-2010-0050

Definition of the Term ‘Fiduciary’; Conflict of Interest Rule—Retirement Investment Advice; Notice of proposed rulemaking and withdrawal of previous proposed rule.

**Comment On:** EBSA-2010-0050-0204

Definition of the Term Fiduciary; Conflict of Interest Rule- Retirement Investment Advice

**Document:** EBSA-2010-0050-DRAFT-5467

Comment on FR Doc # 2015-08831

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## Submitter Information

**Name:** Anonymous Anonymous

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## General Comment

I very much oppose to this new legislation in that it is severely restricting my abilities to protect my capital with options as they where meant to do in my retirement accounts.

My ability as a citizen to save for my retirement is already severely limited by the low interest rates that has been in effect for years now.

It seems that savers keep getting punished.

I want to have the ability to hedge my retirement account with options especially when the capital markets are so irrational.

Sincerely,

Johan Risberg